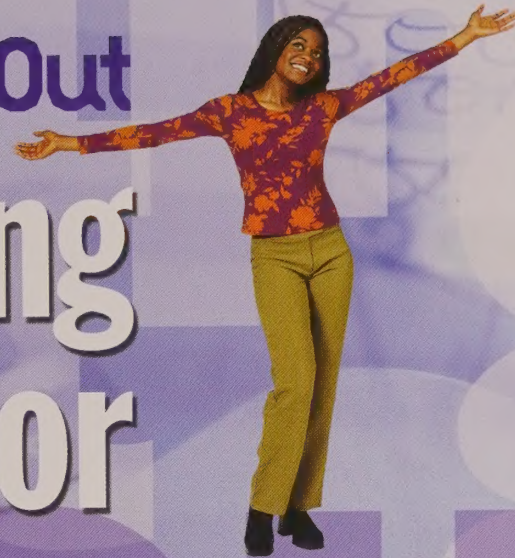


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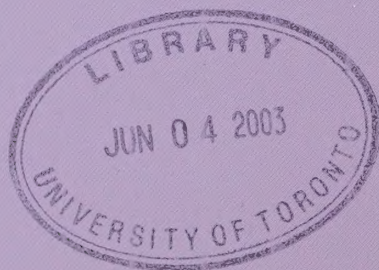
Setting Out Supporting your choice for postsecondary education



Supporting your choice for postsecondary education

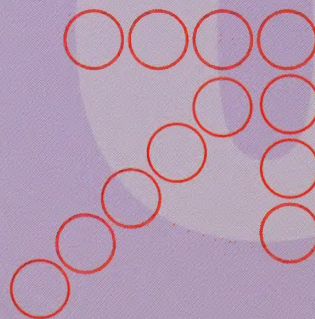
There are many sources of funding to help you manage the cost of your postsecondary education:

- The Ontario Student Assistance Program (OSAP) can provide assistance to all eligible students. This program, funded by the Ontario and federal governments, helps students from lower-income families meet educational costs and basic living expenses through loans and grants.
- Scholarships such as Aiming for the Top recognize high school students with top marks and financial need.
- Individual postsecondary institutions may provide their own funding options, including support from the Ontario Student Opportunity Trust Funds in the form of awards that assist students in need.
- Individual donors, service clubs, corporations, institutions, and community-based agencies may provide bursaries and scholarships.
- The Loans for Tools Program offers new apprentices a loan to help them buy the tools and equipment they need to perform the trade in which they are registered.



How the government is helping you reach new horizons:

- It allows you to earn and receive some money – \$1,700 from bursaries and part-time work – before the amount of your OSAP funding is affected. And your total exemption for study-period income increases to \$3,500 per academic year if you have a merit-based scholarship.
- It may help you limit the amount of loan you have to repay. The Ontario Student Opportunity Grant (OSOG) may be available to assist you with your loan debt.
- By placing a cap on tuition increases in most programs, it allows you to plan for and manage the cost of postsecondary education.
- It requires universities and colleges to set aside 30 per cent of tuition fee revenue increases towards assistance for needy students.



The government is committed to ensuring that every qualified student can continue to access high-quality educational programs that will provide them with the skills and expertise they need for future success. We've made sure that the Ontario Student Assistance Program (OSAP), and a number of new scholarships and trust funds, are available to provide assistance to all eligible students. We're also providing a wide range of initiatives to help you manage your student loan.



Dianne Cunningham
Minister of Training,
Colleges and Universities

<http://osap.gov.on.ca>

This brochure is one of three resources for Ontario secondary school students. The others are:

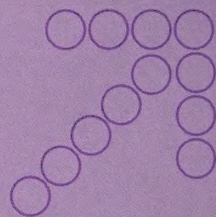
- *Setting Out: Choosing Your Course for Life After High School*
- *Setting Out: The Double Cohort and You*

Une publication équivalente est disponible en français sous le titre suivant : *Un bon départ : À l'appui de votre choix d'études postsecondaires*.

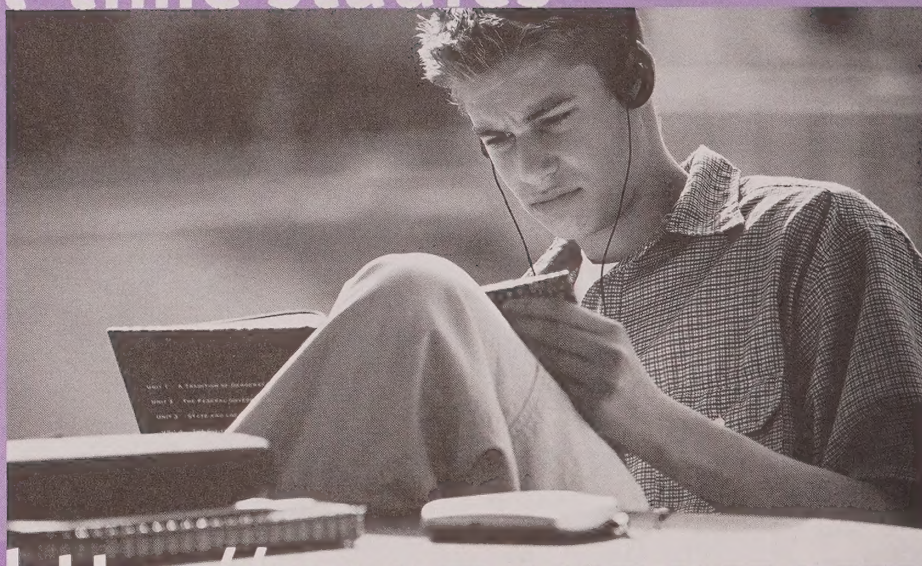
This publication is available on the website of the Ministry of Training, Colleges and Universities, at <http://www.edu.gov.on.ca>.

This guide answers eleven questions that students in Ontario most frequently ask about financial assistance. It describes the various types of financial support that are available to you as a postsecondary student. It also gives information on where to find out more and how to apply.

- I will be a full-time student. What support is available for me through OSAP?
- I will be a part-time student. What support is available for me through OSAP?
 - Am I eligible for a government student loan – and how do I apply?
 - What other government-funded support is available?
 - What support is available from postsecondary institutions?
 - What support is available from the private and not-for-profit sectors?
 - How can I get an Aiming for the Top Tuition Scholarship?
 - How can I get an Ontario Student Opportunity Grant?
 - How do I repay my student loan?
- What if I can't fill in all the blanks on my application or my situation changes?
- I am a mature student. What support am I eligible for?



full-time studies



<http://osap.gov.on.ca>



apply online

I will be a full-time student. What support is available for me through OSAP?

Full-time students – those who are taking 60 per cent or more of a full course load or those with a permanent disability who are taking at least 40 per cent of a full course load – may be eligible for financial assistance from the Ontario government, the federal government, or both. You must complete the OSAP application for full-time students to apply for the following programs:

- **Canada–Ontario Integrated Student Loan.** Single students can receive up to \$275 per week of study. Married students and those in common-law or same-sex relationships can receive up to \$500 per week. Students with dependants can receive up to \$500 per week in loans and grants. Students who are studying outside Canada may receive up to \$165 per week.
- **Aiming for the Top Tuition Scholarship.** Worth up to \$3,500, this scholarship recognizes graduating high school students who have earned top marks. Students who keep their grades up can receive this scholarship annually for up to four years.
- **Canada Study Grant for Students with Dependants.** You could receive up to \$40 per week if you have one or two dependants, and up to \$60 per week if you have more than two dependants.
- **Canada Study Grant for High-Need Students with Permanent Disabilities.** If you are a student with disabilities and are in financial need, you may be eligible for assistance of up to \$2,000 annually.

Once you have completed the OSAP application for full-time students, you may also apply separately for the following types of financial assistance:

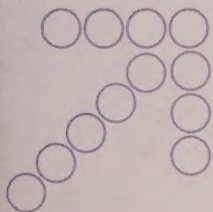
- **Bursary for Students with Disabilities.** You may be able to receive up to \$10,000 per year for equipment and services.
- **Bursary for Students with Disabilities Attending Out-of-Country Postsecondary Institutions.** This program provides assistance for deaf, deafened, and hard-of-hearing students.

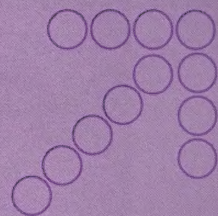
If you are receiving Ontario Disability Support Program funding, you can continue to receive social assistance for your living costs but must apply to OSAP for education costs, such as tuition, books, and supplies. Your postsecondary institution may have other sources of funding available for students with disabilities in addition to those listed above. Please contact your postsecondary institution's special needs office for further information.

So that families can better manage the cost of education, students can receive income from bursaries or part-time work without affecting their level of OSAP funding. You can receive up to \$1,700 from bursaries and part-time work over a typical two-term study period. If you are a merit-based scholarship recipient, the maximum total exemption for study-period income is now \$3,500, of which up to \$1,700 can be in the form of bursaries and part-time earnings.

For further information, consult the OSAP website, at <http://osap.gov.on.ca>, or contact the financial aid office of the institution you are planning to attend. If you are planning to go to school outside Ontario, you may also contact the Student Support Branch of the Ministry of Training, Colleges and Universities, at (807) 343-7260.

• I will be a full-time student. What support is available for me through OSAP?

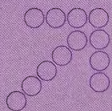




part-time studies



<http://osap.gov.on.ca>



I will be a part-time student. What support is available for me through OSAP?

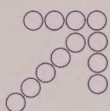
Part-time students – those who are taking from 20 to 59 per cent of a full course load or those with a permanent disability who are taking 20 to 39 per cent of a full course load – may be eligible for the following types of financial assistance, which are funded by the provincial government, the federal government, or both:

- **Part-Time Canada Student Loan and/or Canada Study Grant for High-Need Part-Time Students.**
- **Bursary for Students with Disabilities.** You may be able to receive up to \$10,000 per year for equipment and services. Your postsecondary institution may have other sources of funding as well. Please contact your postsecondary institution's special needs office for further information.
- **Ontario Special Bursary Plan.** This program helps students with low family income who are unable to enrol on a full-time basis because of family responsibilities or other personal circumstances. You can receive up to \$2,500 per academic year.

For further information, consult the OSAP website, at <http://osap.gov.on.ca>, or contact the **financial aid office** of the institution you are planning to attend. If you are planning to go to school outside Ontario, you may also contact the **Student Support Branch of the Ministry of Training, Colleges and Universities**, at (807) 343-7260.



...online application
is quick and
easy



...am I eligible?



apply online

<http://osap.gov.on.ca>

Am I eligible for a government student loan – and how do I apply?

To be eligible for a Canada–Ontario Integrated Student Loan, you must be:

- a Canadian citizen or permanent resident of Canada (landed immigrant), with a valid permanent Social Insurance Number (SIN);
- an Ontario resident, either because you have always lived in Ontario, or because you have lived in Ontario for 12 consecutive months immediately before the last day of the month in which classes began for your most recent period of full-time postsecondary studies (in certain circumstances, you may meet this requirement on the basis of your partner's, parent's, step-parent's, legal guardian's, or official sponsor's residency);
- planning to enrol in an approved postsecondary institution, and in an approved program (most programs offered by Ontario universities and colleges of applied arts and technology, and programs offered by some private career colleges, are approved);
- taking at least 60 per cent of a full course load, or 40 per cent of a full course load if you are a student with a permanent disability;
- taking a program that is 12 or more weeks in length;
- maintaining satisfactory academic progress;
- able to pass the OSAP credit check.

If you are planning to study full-time, you can apply for OSAP online, at <http://osap.gov.on.ca>. By applying online, you can also get an estimate of the amount of funding for which you may be eligible. If you are planning to study part-time, you must contact the financial aid office of the postsecondary institution you plan to attend to obtain information and application forms.

Students planning to attend a postsecondary institution outside Ontario (other than McGill or Concordia University) must also have their institution complete a Program Information form, which collects information about their program of study, tuition and compulsory fees, and book and equipment costs. If you have applied for OSAP online, the ministry will mail this form to you once you have submitted your application.

Apply early – at least ten weeks before your study period begins. The online OSAP application for the upcoming academic year generally is available in early March. Exact deadlines – posted on the OSAP site – will be strictly enforced. (See OSAP timeline on inside of back cover.)

There are many advantages to applying for OSAP online:

- You pay no application fee. (If you use a paper OSAP application, you must pay a \$10 processing fee.)
- The online application is quick and easy to use.
- You receive an immediate estimate of the amount of funding you may receive.
- You can access up-to-date information on the status of your OSAP application 24 hours a day, 7 days a week.

other
support is available



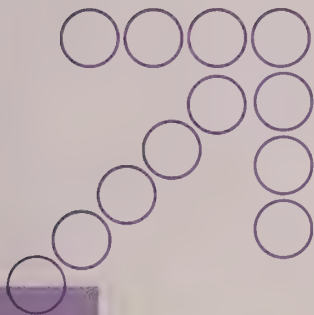
consult
<http://osap.gov.on.ca>

What other government-funded support is available?

The governments of Ontario and Canada fund a variety of scholarships and bursaries in addition to those funded through OSAP. For an application or for further information on any of the scholarships and bursaries listed below, consult the OSAP website, at <http://osap.gov.on.ca>, or contact the financial aid office of the postsecondary institution you are planning to attend.

For study at the undergraduate level:

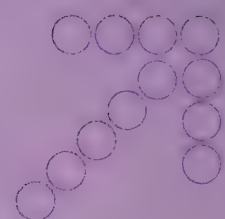
- The **Aird Scholarship** awards \$2,500 annually to each of two students with physical disabilities who are studying full-time at a recognized Ontario postsecondary institution.
- **Fellowships for Studying in French** are \$1,500 awards offered to encourage Ontario residents to enter full-time postsecondary programs in French at French-language or bilingual institutions in Ontario or another part of Canada. If you register at an institution outside Ontario, you are eligible for this fellowship only if your program of study is not available in French in Ontario.



For study at the graduate level:

- The **Sir John A. Macdonald Graduate Fellowship in Canadian History** is an annual \$8,500 fellowship. The winner can receive this fellowship for three consecutive years, for a maximum value of \$25,500.
- **Ontario Graduate Scholarship (OGS)** and the **Ontario Graduate Scholarships in Science and Technology (OGSST)** are two programs that reward excellence in graduate studies at the master's and doctoral levels. They provide up to \$5,000 per term for up to three consecutive terms of study. For the 2002–2003 academic year, the OGS program was expanded from 1,300 to 2,000 recipients, including 60 students admitted to Canada as visitors with a student visa. Up to 500 students receive the OGSST annually.
- The **Ontario–Quebec Exchange Fellowship Program** enables eight Ontario students every year to pursue full-time graduate studies at the master's or doctoral level at a university in Quebec. Candidates at the master's level receive \$10,000 each; those at the doctoral level receive \$12,000 each.
- The **Canada Study Grant for Women in Doctoral Studies** provides up to \$3,000 per year, for a maximum of three years, to female doctoral students studying full-time.

Students who wish to expand their language skills might be interested in the **Summer Language Bursary Program**. This bursary allows students from across Canada to participate in five-week immersion courses in English or French at accredited institutions. Further information is on the website of the Council of Ministers of Education, Canada, at <http://www.cmec.ca/olp>.



a variety of financial
assistance options...



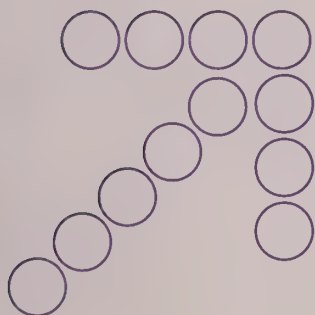
may be available...

What support is available from postsecondary institutions?

A variety of financial assistance options – bursaries, scholarships, work-study, and/or summer employment – may be available at your postsecondary institution through the following programs:

- **The Ontario Student Opportunity Trust Funds.** The province and postsecondary institutions have established more than \$600 million in permanent endowments to assist students in financial need at Ontario's provincially funded colleges and universities. Over ten years, these endowments are expected to assist some 185,000 students through scholarships and bursaries.
- Through a policy called the **tuition set-aside**, provincially funded colleges and universities are required to set aside 30 per cent of any tuition increases to help students in financial need.
- **Ontario Work Study Plan.** This program allows students with financial need to earn up to \$1,000 per term in part-time work on campus.

Contact the financial aid office of the postsecondary institution you plan to attend for details on these and other sources of funding.



bursaries,
scholarships, work-study,
summer employment



scholarships,
bursaries,
awards, grants



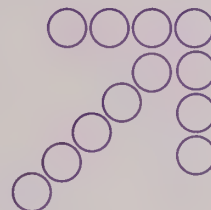
take the time to explore...

www.canlearn.ca

What support is available from the private and not-for-profit sectors?

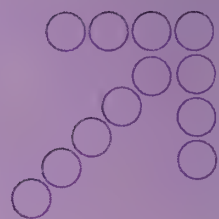
You can apply for a wide range of scholarships and bursaries supported by individual donors, service clubs, unions, churches, corporations, and institutions. Details of these awards are available at your secondary school guidance office, and at student financial aid offices at postsecondary institutions.

You may find it also worth taking the time to explore **CanLearn Interactive**, at www.canlearn.ca, an online resource centre offered by the federal government. The site has an online search engine, **Scholarship Search**, at <http://studentawards.com/english/canlearn>, which lists thousands of scholarships, bursaries, awards, grants, and other forms of financial assistance that are supported by private sector and not-for-profit organizations.

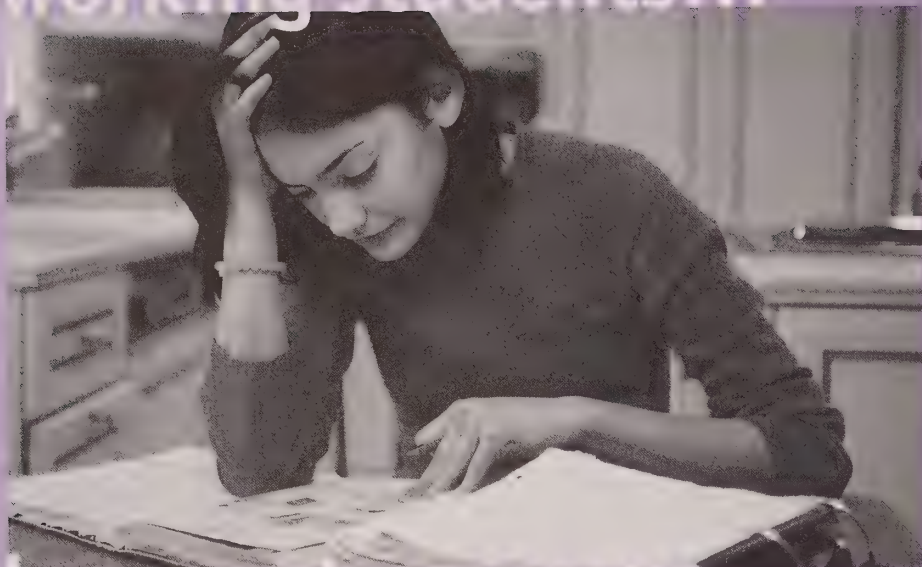


details are
available at your secondary
school guidance office...





hard-working students...



who earn top marks

<http://osap.gov.on.ca>
apply online

How can I get an Aiming for the Top Tuition Scholarship?

Aiming for the Top is an Ontario government program that recognizes hard-working students who earn top marks. It provides students who have the highest marks in their high schools with a tuition scholarship of between \$100 and \$3,500, depending on financial need. The scholarship cannot, however, exceed actual tuition plus compulsory fees.

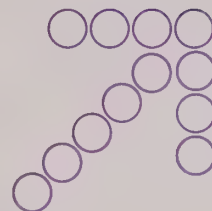
Winners who keep their grades up can receive their Aiming for the Top Tuition Scholarship annually for up to four years. To have your scholarship renewed, you must maintain an average of at least 80 per cent or the equivalent in grade point average (GPA) or letter grades. You must also continue to be enrolled full-time in an Ontario college of applied arts and technology or in an Ontario university undergraduate program.

If you are one of the best students in your graduating year, you should apply regardless of your family's financial circumstances. You may still qualify for a scholarship, and be able to add it to the achievements you list on your résumé.

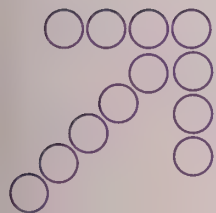
To be considered for an Aiming for the Top scholarship, you must:

- graduate from an Ontario secondary school during the year you apply and achieve academic excellence;
- apply to attend, on a full-time basis, a publicly funded Ontario university, through the Ontario Universities' Application Centre, or an Ontario college of applied arts and technology, through the Ontario College Application Services;
- plan to be a full-time postsecondary student at a provincially funded university or college of applied arts and technology in Ontario during the next academic year;
- submit a completed OSAP application for full-time students by the deadline, and in it include your confirmation that you wish to be considered for this scholarship;
- be an Ontario resident, as defined by OSAP.

For further information and the deadline, consult the publication *Update: Aiming for the Top Tuition Scholarships*, which is available on the OSAP website, at <http://osap.gov.on.ca>, or through your guidance office.



...add it to the achievements you list on your résumé



Ontario Student Opportunity Grant



... is used to pay down your
student loan

How can I get an Ontario Student Opportunity Grant?

The Ontario Student Opportunity Grant is available to help students reduce their annual Canada–Ontario Integrated Student Loan debt. It is available at the end of each of your academic years. In 2000–2001 alone, the government spent \$280 million through OSOG to reduce students' debt levels.

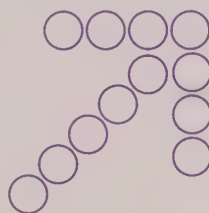
For the 2002–2003 academic year, you would be eligible for an Ontario Student Opportunity Grant if you met the following requirements:

- You negotiated a Canada–Ontario Integrated Student Loan in the 2002–2003 academic year.
- You were entitled to a student loan that exceeded \$7,000 for a two-term academic year or \$10,500 for a three-term academic year.
- You were enrolled in a full-time program for two terms or three terms.
- You had completed your 2002–2003 academic year.

If you meet the requirements, the grant will reduce the amount of debt you have to repay to \$7,000 for a two-term academic year or \$10,500 for a three-term academic year. The grant is not paid directly to you. It is used to pay down your student loan.

You do not need to complete a special application for this grant, because the information that you supply on your OSAP application is used to determine your eligibility. However, you and your partner or parent(s), if applicable, must submit income tax returns so that the income reported on your OSAP application can be verified with the Canada Customs and Revenue Agency.

...the information that you
supply on your OSAP application
is used to determine
your eligibility



you are responsible
for starting to repay your
student loan...



...six months after
you have completed your studies
or stopped being
a full-time student

How do I repay my student loan?

You are responsible for starting to repay your student loan, plus the interest on your loan, six months after you have completed your studies or stopped being a full-time student. The interest on your loan accrues from the time you stop being a full-time student.

When you receive a Canada–Ontario Integrated Student Loan, you are borrowing funds that come directly from the federal government and/or the Ontario Student Loan Trust. During your study period, the government pays all the interest on your loans.

Students and their parents can manage the cost of postsecondary education with the help of the following programs:

- **The Ontario Student Opportunity Grant (OSOG)** helps Ontario students reduce their loan debt.
- **Canada Millennium Bursary.** This assistance is for students with the highest need, and provides \$3,000 per year to reduce student debt.
- **The Canada–Ontario Integrated Interest Relief Program** could help you pay the interest on your student loan if you have left school and have a low income or are unemployed. You can apply for interest relief for six months at a time. Interest relief assistance, up to a maximum of 30 months, is available at any point during the repayment of the loan. An additional 24 months is available within the first five years of repayment if you experience extreme financial hardship.
- **Tax credits** are available for interest paid on student loans.
- **The Debt Reduction in Repayment Program** may reduce your loan principal if you have exhausted interest relief and are still experiencing financial difficulty.

Failing to repay your student loan is a serious matter!

If you do not make your payments, you will be considered to be in default. As long as you are in default on your loan:

- the interest will continue to accumulate;
- you may have difficulty obtaining credit, such as a credit card or car loan;
- your debt will be turned over to a collection agency, and your default will be reported to a credit bureau;
- your income tax refund may be withheld and applied against your debt; and
- you will be restricted from receiving additional student loans or financial assistance.

during your study period,
the government pays
all the interest
on your loans

...situation changes?



you may ask for a review

What if I can't fill in all the blanks on my application or my situation changes?

OSAP uses standard criteria to assess your financial need and determine the amount of funding available to you. In some cases, these criteria may not adequately reflect your particular circumstances. For instance, your family relationship may have broken down and, as a result, you may be unable to obtain some of the information needed to complete your application. Or the current income of your parent(s) may be lower than the taxation year income they provided for the OSAP application.

You may ask for a review. The deadline date for requesting a formal review of your situation is eight weeks before the end of your study period.

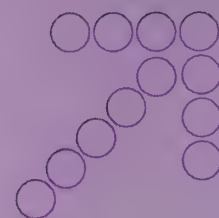
It is your responsibility to notify your institution's financial aid office if:

- your information or status changes; and/or
- you have any questions or concerns about your OSAP application.

To start the review process, you must contact the financial aid office of the institution you plan to attend. If you plan to attend a postsecondary institution outside Ontario, contact the Student Support Branch of the Ministry of Training, Colleges and Universities, at (807) 343-7260.

the deadline date
for requesting a formal
review of your situation
is eight weeks
before the end of
your study period

mature student
financial support is available
to assist people who are
returning to their studies...



contact the financial aid office
of the postsecondary institution
you are planning to attend...



I am a mature student. What support am I eligible for?

Financial support is available to assist people who are returning to their studies after an extended absence. A variety of programs are suitable for mature students, including:

- **Child-Care Bursary.** This funding is available to full-time OSAP recipients who have living with them three or more children aged 11 or younger, and/or aged 12 or older and in need of child-care because of a disability, an illness, or an injury. If you are married, you may be eligible to receive \$35 per week of study for your third child, \$29 for your fourth child, and \$29 for your fifth child. If you are a sole-support parent, you may be eligible to receive \$70 per week of study for your third child, \$58 for your fourth child, and \$58 for your fifth child.
- **Ontario Special Bursary Plan.** This program helps students with low family income who are unable to enrol on a full-time basis because of family responsibilities or other personal circumstances. You can receive up to \$2,500 per academic year.

If you are receiving social assistance and are married, are in a common-law or same-sex relationship, or are a sole-support parent, you are expected to apply for a loan through OSAP to assist in covering education-related and personal living costs for yourself and your family while attending a postsecondary school. Contact your local office of the Ministry of Community, Family and Children's Services for further information on your eligibility for social assistance while attending a postsecondary institution.

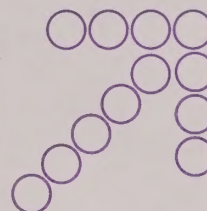
Mature students who plan to attend postsecondary school full-time may also be eligible for the following programs:

- Canada-Ontario Integrated Student Loan
- Canada Study Grant for Students with Dependants
- Canada Study Grant for High-Need Students with Permanent Disabilities
- Canada Millennium Bursary
- Bursary for Students with Disabilities
- Bursary for Students with Disabilities Attending Out-of-Country Postsecondary Institutions

Mature students who plan to attend postsecondary school part-time may also be eligible for the following programs:

- Part-Time Canada Student Loan and/or Canada Study Grant for High-Need Part-Time Students
- Bursary for Students with Disabilities
- Ontario Special Bursary Plan

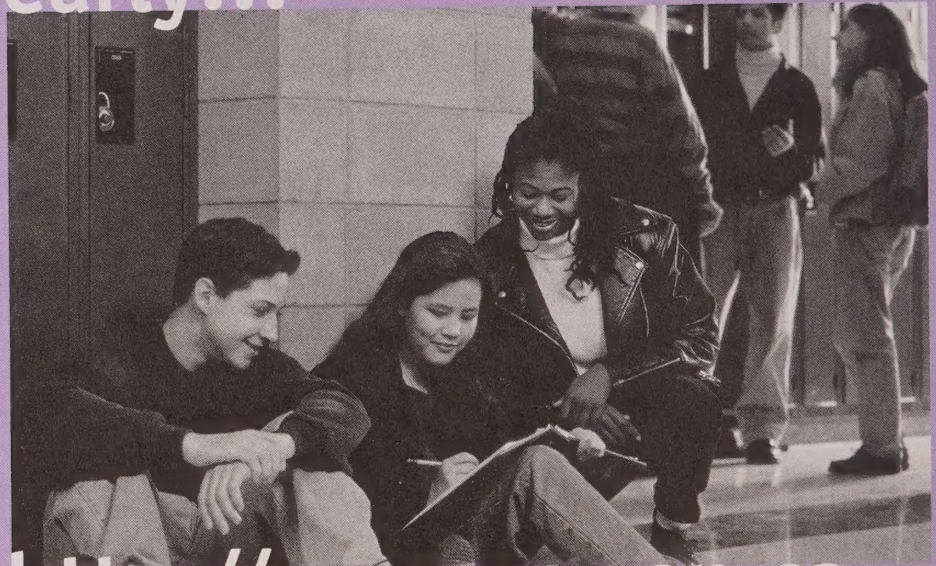
Your postsecondary institution may have other sources of funding available for students in addition to those listed above. Please contact the financial aid office of the postsecondary institution you are planning to attend for further assistance and suggestions.



...apply online for a loan through OSAP...

apply early...

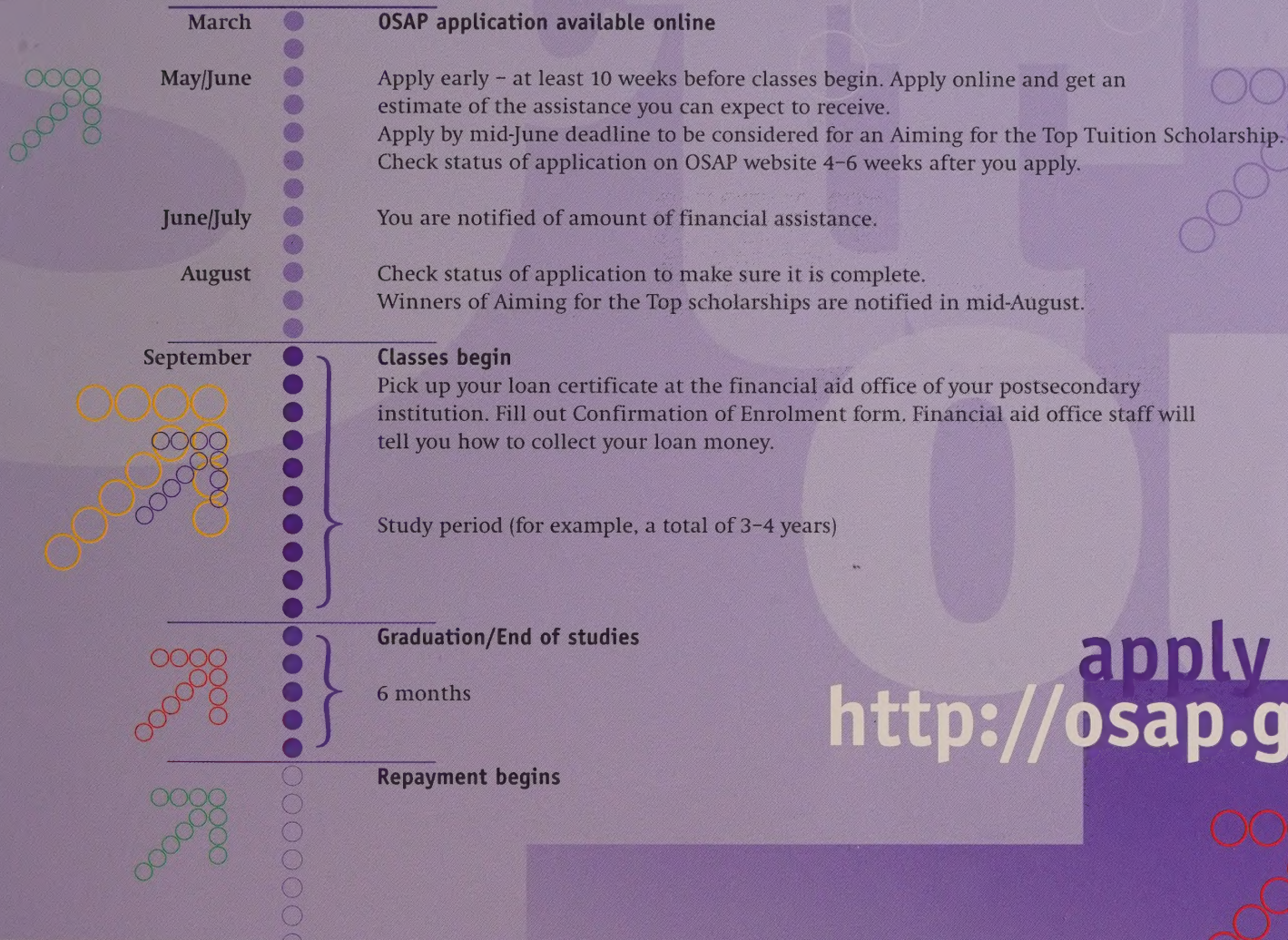
apply online...



<http://osap.gov.on.ca>

OSAP timeline

This timeline applies to students entering university or college in September.
For further details see the OSAP website, at <http://osap.gov.on.ca>.



apply online
<http://osap.gov.on.ca>

Supporting your choice for postsecondary education

For more information about Ontario's postsecondary and training system, visit the ministry's website at <http://www.edu.gov.on.ca> or call (416) 325-2929 or 1-800-387-5514.

To find out more about student assistance, to apply for OSAP online, and to find out the status of your OSAP application, visit the OSAP website, at <http://osap.gov.on.ca>.

For general information, visit the Government of Canada's resource for postsecondary education, CanLearn Interactive, at www.canlearn.ca.

You can also get information about financial assistance from your **high school guidance counsellor** or through the **financial aid office** at the postsecondary institution you plan to attend.

The **Loans for Tools Program** offers new apprentices a loan to help them buy the tools and equipment they need to perform the trade in which they are registered. For more information, please contact the Ontario Ministry of Training, Colleges and Universities, Loans for Tools Program, at 1-800-313-1746.



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